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EXHIBIT NO. 4

DATE 1-25-13

BILL NO. SB 27

January 25, 2011

TO: Members of the Senate Public Health, Welfare and Safety Committee
FROM: Joy Bruck, State President AARP Montana
RE: Support of SB 27

Mr. Chairman and members of the committee for the record, I am Joy Bruck, State President of AARP Montana. We support SB 27 because our 50+ members are still hard at work and need affordable healthcare. Insure Montana helps that happen.

Montanans voted for Insure Montana when it passed as a citizens' initiative in 2005. The program has been very successful. However, there is a waiting list of 198 for the purchasing pool portion and 108 for the tax credit component of the program.

Small business owners want to provide their employees with access to affordable healthcare but right now they do not always have the resources to do so. If the definition of "eligible small employer" is expanded from 9 to 25, more small businesses will have the opportunity to provide health insurance to their employees. So, more Montanans, including those 50+, will have access to the healthcare our workers deserve to be as healthy as possible so they may work as long as they choose.

We hope you will expand the definition of "eligible small employer" and fully fund this valuable program.

We urge a yes vote on SB 27.